

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ronald L Griffith
 Debtor

Case No. 12-20416-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Eleanor
 Form ID: 180NEW

Page 1 of 3
 Total Noticed: 30

Date Rcvd: Apr 02, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2013.

db +Ronald L Griffith, 258 Kingsbridge Drive, Lititz, PA 17543-9280
 smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
 Philadelphia, PA 19106-4404
 12901584 +Bank of America, PO Box 982238, El Paso, TX 79998-2238
 12901585 +Bank of America, 450 American St, Simi Valley, CA 93065-6285
 12901589 +CITHC/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 12901586 +Capl/Boscv, PO Box 5253, Carol Stream, IL 60197-5253
 12901591 FIA Card Services, PO Box 982235, El Paso, TX 79998-2235
 12901594 Hawthorne Center, 2040 Hawthorne Center, Lancaster, PA 17601
 12901597 +Main Street Acquisition, 3950 Johns Creek Court, Suite 100, Suwanee, GA 30024-1296
 12901596 +Main Street Acquisition, 2877 Paradise Road, Unit 30, Las Vegas, NV 89109-5236
 12901600 Stone Leigh Recovery Associates, LLC, PO Box 1479, Lombard, IL 60148-8479
 12901601 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 12901603 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
 (address filed with court: WFDS/WDS, PO Box 1697, Winterville, NC 28590)
 12901604 +Yellowbook, c/o Amato & Lessa PC, 107 North Commerce Way, Suite 100,
 Bethlehem, PA 18017-8913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2013 03:03:51

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 12901582 +EDI: ARSN.COM Apr 03 2013 02:13:00 ARS National Services, 201 W Grand Ave,
 Escondido, CA 92025-2603
 12901583 +EDI: ARSN.COM Apr 03 2013 02:13:00 ARS National Services, Inc., Department # 5996,
 PO Box 1259, Oaks, PA 19456-1259
 12901581 +EDI: AMEREXPR.COM Apr 03 2013 02:13:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 12901580 +EDI: AMEREXPR.COM Apr 03 2013 02:13:00 American Express, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 12901587 EDI: CHASE.COM Apr 03 2013 02:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 12901590 EDI: DISCOVER.COM Apr 03 2013 02:13:00 Discover, PO Box 30943, Salt Lake City, UT 84130
 12901592 +E-mail/Text: bankruptcy@fult.com Apr 03 2013 02:39:53 Fulton Bank, PO Box 11,
 Lancaster, PA 17608-0011
 12907331 +E-mail/Text: bankruptcy@fult.com Apr 03 2013 02:39:53 Fulton Bank,
 Attn: SPecial Assets Dept, P.O. Box 4887, Lancaster PA 17604-4887
 12974998 +E-mail/Text: bankruptcy@fult.com Apr 03 2013 02:39:53 Fulton Bank N A, P O Box 432,
 East Petersburg, PA 17520-0432
 12901593 +EDI: RMSC.COM Apr 03 2013 02:13:00 GECRB/Care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 12901595 EDI: IRS.COM Apr 03 2013 02:13:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 12901598 E-mail/Text: bankruptcydepartment@ncogroup.com Apr 03 2013 03:23:49
 NCO Financial Systems, Inc., PO Box 15760, Dept 07, Wilmington, DE 19850-5760
 12901599 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2013 03:03:51 PA Department of Revenue,
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
 12901602 +E-mail/Text: vci.bkcy@vwcredit.com Apr 03 2013 02:37:31 VW Credit Inc., 1401 Franklin Blvd,
 Libertyville, IL 60048-4460

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12901588* +Chase, PO Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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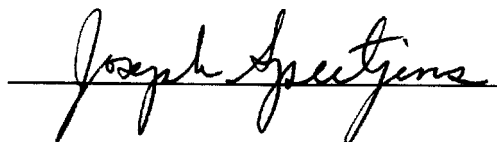
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2013 at the address(es) listed below:

BARRY A. SOLODKY on behalf of Debtor Ronald Griffith bsolodky@n-hlaw.com, mbleacher@n-hlaw.com
CHRISTINE C. SHUBERT christineshubert@comcast.net, nj22@ecfcbis.com
PAUL BRINTON MASCHMEYER on behalf of Trustee CHRISTINE SHUBERT pmaschmeyer@cmklaw.com,
csilvano@cmklaw.com
ROBERT W. SEITZER on behalf of Trustee CHRISTINE SHUBERT rseitzer@cmklaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

United States Bankruptcy Court

Eastern District of Pennsylvania

Case No. 12-20416-elf

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronald L Griffith
aka RGD Enterprises, Inc., dba Foot
Solutions of Lancaster
258 Kingsbridge Drive
Lititz, PA 17543

Social Security No.:

xxx-xx-0181

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/2/13

Eric L. Frank
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.